

**STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.**

0 Valuation of Security 1 Assumption of Executory Contract or Unexpired Lease 3 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

In Re: Case No.: 19-27085-MBK  
Temeko R. Foster & Michelle R. Foster Judge: Kaplan  
Debtor(s)

**Chapter 13 Plan and Motions**

☐ Original ☒ Modified/Notice Required Date: 02/03/2020  
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER  
CHAPTER 13 OF THE BANKRUPTCY CODE

**YOUR RIGHTS MAY BE AFFECTED**

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

**The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☒ DOES ☐ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: LMP Initial Debtor: TRF Initial Co-Debtor: MRF

**Part 1: Payment and Length of Plan**

a. The debtor shall pay \$ 2,025.00 per month to the Chapter 13 Trustee, starting on 02/01/2020 for approximately 56 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: \_\_\_\_\_

☐ Refinance of real property:

Description:

Proposed date for completion: \_\_\_\_\_

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: \_\_\_\_\_

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Debtors received a trial loan modification for Caliber Home Loans 11/22/19, PERM MOD IN PLACE BY JULY 1, 2020 (400 Maple Grove Boulevard). Trial mortgage payments to be paid January, February & March, 2020 in the amount of \$2,841.37.

Total to be paid \$90878.48 (including commission) - \$6420 paid to date = \$84458.48 / 56 months = \$1508.00

**Part 2: Adequate Protection ☒ NONE**

a. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to \_\_\_\_\_ (creditor).

b. Adequate protection payments will be made in the amount of \$ \_\_\_\_\_ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: \_\_\_\_\_ (creditor).

**Part 3: Priority Claims (Including Administrative Expenses)**

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,315.00
INTERNAL REVENUE SERVICE	FEDERAL INCOME TAX	\$5,675.69
STATE OF NEW JERSEY	STATE INCOME TAX	\$4,128.33

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:  
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

**Part 4: Secured Claims**

**a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

**b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE**

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Bank of America	51 Pageant Lane	\$12,421.39	0%	\$12,421.39	\$457.37
Loancare	51 Pageant Lane	\$29,084.65	0%	\$29,084.65	\$1,139.07

**c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE**

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

**d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE**

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES  
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

**e. Surrender ☒ NONE**

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

**f. Secured Claims Unaffected by the Plan** ☐ **NONE**

The following secured claims are unaffected by the Plan:

Caliber Home Loans

**g. Secured Claims to be Paid in Full Through the Plan:** ☐ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan
Wells Fargo (claim #10)	400 Maple Grove Boulevard	\$27,165.58

**Part 5: Unsecured Claims** ☐ **NONE**

**a. Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ \_\_\_\_\_ to be distributed *pro rata*

☐ Not less than \_\_\_\_\_ percent

☒ *Pro Rata* distribution from any remaining funds

**b. Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

**Part 6: Executory Contracts and Unexpired Leases ☐ NONE**

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Joann Moody	\$0.00	Residential lease	Assume	\$1,000.00

**Part 7: Motions ☐ NONE**

**NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.**

**a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☐ NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
Bank Of America	400 Maple Grove Blvd	Judgment	\$11,215.00	\$353,000.00	\$1.00	\$365,000.00	\$11,215.00
Citibank	400 Maple Grove Blvd	Judgment	\$3,917.00	\$353,000.00	\$1.00	\$365,000.00	\$3,917.00
Discover Bank	400 Maple Grove Blvd	Judgment	\$6,185.53	\$353,000.00	\$1.00	\$365,000.00	\$6,185.53

**b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

**c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

**Part 8: Other Plan Provisions**

**a. Vesting of Property of the Estate**

- ☒ Upon confirmation  
☐ Upon discharge

**b. Payment Notices**

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

**c. Order of Distribution**

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Lee M. Perlman, Esquire
- 3) Secured Creditors
- 4) Priority Creditors/Unsecured Creditors

**d. Post-Petition Claims**

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

**Part 9: Modification ☐ NONE**

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: \_\_\_\_\_.

Explain below **why** the plan is being modified:

State of NJ & IRS filed POCs. Debtors obtained a trial loan modification through Caliber Home Loans. Bank of America, Loancare & Wells Fargo filed POCs.

Explain below **how** the plan is being modified:

Plan adjusted to reflect correct arrears per POCs filed. Removing mortgage arrears and loan modification terms. Caliber Home Loans is now unaffected by the plan. Reflecting correct arrears for Bank of America, Loancare & Wells Fargo. Pro rata to unsecured creditors based on disposable income showing on Schedule J.

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

**Part 10: Non-Standard Provision(s): Signatures Required**

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

## Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 02/03/2020

/s/ Temeko R. Foster  
Debtor

Date: 02/03/2020

/s/ Michelle R. Foster  
Joint Debtor

Date: 02/03/2020

/s/ Lee M. Perlman  
Attorney for Debtor(s)

## Certificate of Notice Page 11 of 14

United States Bankruptcy Court  
District of New JerseyIn re:  
Temeko R. Foster  
Michelle R. Foster  
DebtorsCase No. 19-27085-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin  
Form ID: pdf901Page 1 of 4  
Total Noticed: 71

Date Rcvd: Feb 04, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 06, 2020.

db/jdb  
cr +Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618  
+CALIBER HOME LOANS, INC., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814  
cr +LOANCARE, LLC, Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400,  
Philadelphia, PA 19103-1814  
518476354 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
518446180 +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540  
518446182 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)  
518530184 Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785  
518446186 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,  
Woodland Hills, CA 91367)  
518446194 ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
(address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)  
518446188 +Caliber Home Loans, In, Po Box 24610, Oklahoma City, OK 73124-0610  
518529883 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
518446192 +Chase Card, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850-5298  
518446195 +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040,  
Saint Louis, MO 63179-0040  
518446204 +Eastern Account System, PO Box 837, Newtown, CT 06470-0837  
518446205 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
518487247 +Joann Moody, 51 Pageant Lane, Willingboro, NJ 08046-2703  
518565983 +LOANCARE, LLC, LOANCARE, LLC, 3637 SENTARA WAY, VIRGINIA BEACH VA 23452-4262  
518446209 +Loancare, PO Box 8068, Virginia Beach, VA 23450-8068  
518585813 +MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,  
Salt Lake City, UT 84119-3284  
518585814 +MEB Loan Trust IV, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr.,  
Salt Lake City, UT 84115, MEB Loan Trust IV, 84119-3284  
518446211 +Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558  
518524875 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366  
518446212 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,  
Dallas, TX 75266-0360  
518446216 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
518446217 +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535  
518521599 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
518446218 +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004  
518446224 +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016  
518446225 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
518446227 +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  
518518215 Wells Fargo Bank, N.A., P.O. Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
518446228 +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 04 2020 23:45:53 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Feb 04 2020 23:45:51 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
518446178 +E-mail/Text: backoffice@affirm.com Feb 04 2020 23:46:36 Affirm Inc, Affirm Incorporated,  
Po Box 720, San Francisco, CA 94104-0720  
518549291 +E-mail/Text: ECMBKMail@Caliberhomeloans.com Feb 04 2020 23:46:34 Caliber Home Loans, Inc.,  
13801 Wireless Way, Oklahoma City OK 73134-2500  
518446191 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 04 2020 23:42:53 Capital One,  
Capital One Retail Svcs, Po Box 30253, Salt Lake City, UT 84130-0253  
518446189 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Feb 04 2020 23:41:39 Capital One,  
Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253  
518446196 +E-mail/Text: documentfiling@lciinc.com Feb 04 2020 23:44:43 Comcast,  
401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600  
518446197 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Feb 04 2020 23:45:32 Comenity Bank/Express,  
Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125  
518446198 +E-mail/Text: convergent@ebn.phinsolutions.com Feb 04 2020 23:46:15  
Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004  
518446199 +E-mail/PDF: creditonebknofications@resurgent.com Feb 04 2020 23:42:19 Credit One Bank,  
Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873  
518446200 E-mail/PDF: DellBKNofications@resurgent.com Feb 04 2020 23:43:01 Dell Financial Services,  
Bankruptcy, 1 Dell Way, Round Rock, TX 78682

District/off: 0312-3

User: admin  
Form ID: pdf901

Page 2 of 4  
Total Noticed: 71

Date Rcvd: Feb 04, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518565898 E-mail/Text: bnc-quantum@quantum3group.com Feb 04 2020 23:45:45  
Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,  
Kirkland, WA 98083-0657

518446201 +E-mail/Text: mrdiscen@discover.com Feb 04 2020 23:44:52 Discover, PO Box 71084,  
Charlotte, NC 28272-1084

518446202 +E-mail/Text: mrdiscen@discover.com Feb 04 2020 23:44:52 Discover Financial, Po Box 3025,  
New Albany, OH 43054-3025

518446203 +E-mail/Text: dplbk@discover.com Feb 04 2020 23:46:15 Discover Personal Loan,  
Attention: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954

518509609 +E-mail/Text: dplbk@discover.com Feb 04 2020 23:46:15 Discover Personal Loans,  
PO Box 30954, Salt Lake City, UT 84130-0954

518504029 E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 04 2020 23:42:11  
Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368,  
Greenville, SC 29603-0368

518446206 +E-mail/Text: fggbanko@fgny.com Feb 04 2020 23:44:53 Forster Garbus & Garbus,  
7 Banta Place, Hackensack, NJ 07601-5604

518446207 E-mail/Text: cio.bncmail@irs.gov Feb 04 2020 23:45:08 Internal Revenue Service,  
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

518446208 +E-mail/Text: bncnotices@becket-lee.com Feb 04 2020 23:44:56 Kohls/Capital One,  
Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

518553547 E-mail/PDF: resurgentbknnotifications@resurgent.com Feb 04 2020 23:41:48 LVNV Funding, LLC,  
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

518446210 +E-mail/PDF: resurgentbknnotifications@resurgent.com Feb 04 2020 23:41:48  
LVNV Funding/Resurgent Capital, Po Box 10497, Greenville, SC 29603-0497

518446213 +E-mail/PDF: MerrickBKNotifications@Resurgent.com Feb 04 2020 23:41:34 Ollo Card Services,  
Attn: Bankruptcy, Po Box 9222, Old Bethpage, NY 11804-9222

518539197 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 04 2020 23:42:17  
Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541

518446214 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 04 2020 23:59:27  
Portfolio Recovery, Attn: Bankruptcy, Po Box 41067, Norfolk, VA 23541

518529367 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 04 2020 23:58:11  
Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
Norfolk VA 23541

518529414 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Feb 04 2020 23:41:42  
Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067, Norfolk VA 23541

518446215 +E-mail/Text: bankruptcy@pseg.com Feb 04 2020 23:44:47 PSE&G Bankruptcy Department,  
PO Box 490, Cranford, NJ 07016-0490

518452044 E-mail/Text: bnc-quantum@quantum3group.com Feb 04 2020 23:45:45  
Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788,  
Kirkland, WA 98083-0788

518452029 E-mail/Text: bnc-quantum@quantum3group.com Feb 04 2020 23:45:45  
Quantum3 Group LLC as agent for, Icon Equities LLC, PO Box 788, Kirkland, WA 98083-0788

518452028 E-mail/Text: bnc-quantum@quantum3group.com Feb 04 2020 23:45:45  
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

518459730 +E-mail/Text: bncmail@w-legal.com Feb 04 2020 23:46:02 SYNCHRONY BANK,  
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

518446220 +E-mail/Text: gecsedirecoverycorp.com Feb 04 2020 23:41:31 Synch/PLCC, Attn: Bankruptcy,  
Po Box 965064, Orlando, FL 32896-5064

518449168 +E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 23:41:32 Synchrony Bank,  
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518559131 +E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 23:42:46 Synchrony Bank,  
c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

518446221 +E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 23:42:45 Synchrony Bank/Care Credit,  
Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001

518446223 +E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 23:41:32 Synchrony Bank/Lowes,  
Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

518446222 +E-mail/PDF: gecsedirecoverycorp.com Feb 04 2020 23:42:08 Synchrony Bank/Lowes,  
Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

518550609 +E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Feb 04 2020 23:43:17 Verizon,  
by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 39

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518487217\* +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720

518446179\* +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720

518487216\* +Affirm Inc, Affirm Incorporated, Po Box 720, San Francisco, CA 94104-0720

518446181\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518487218\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518487219\* +Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540

518487220\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)

518446185\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)

518487223\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)

518446184\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

518487221\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

518487222\* +Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012

District/off: 0312-3

User: admin  
Form ID: pdf901

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

518446187\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,  
Woodland Hills, CA 91367)

518487224\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,  
Woodland Hills, CA 91367)

518487225\* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262  
(address filed with court: Caine & Weiner, Attn: Bankruptcy, 21210 Erwin St,  
Woodland Hills, CA 91367)

518487232\* ++CITIBANK, PO BOX 6043, SIOUX FALLS SD 57117-6043  
(address filed with court: Citibank, 7920 NW 110th St, Kansas City, MO 64153)

518487226\* +Caliber Home Loans, In, PO Box 24610, Oklahoma City, OK 73124-0610

518487229\* +Capital One, Capital One Retail Svcs, PO Box 30253, Salt Lake City, UT 84130-0253

518446190\* +Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

518487227\* +Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

518487228\* +Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253

518446193\* +Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298

518487230\* +Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298

518487231\* +Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298

518487233\* +Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, PO Box 790040,  
Saint Louis, MO 63179-0040

518487234\* +Comcast, 401 White Horse Rd Ste 2, Voorhees, NJ 08043-2600

518487235\* +Comenity Bank/Express, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125

518487236\* +Convergent Outsourcing Inc., PO Box 9004, Renton, WA 98057-9004

518487237\* +Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873

518487238\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, Bankruptcy, 1 Dell Way,  
Round Rock, TX 78682)

518564853\* ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577  
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,  
PO Box 10390, Greenville, SC 29603-0390)

518487239\* +Discover, PO Box 71084, Charlotte, NC 28272-1084

518487240\* +Discover Financial, PO Box 3025, New Albany, OH 43054-3025

518487241\* +Discover Personal Loan, Attention: Bankruptcy, PO Box 30954,  
Salt Lake City, UT 84130-0954

518487242\* +Eastern Account System, PO Box 837, Newtown, CT 06470-0837

518487243\* +Fed Loan Serv, PO Box 60610, Harrisburg, PA 17106-0610

518487244\* +Forster Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604

518487245\* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346,  
Philadelphia, PA 19101-7346

518487246\* Internal Revenue Service, Centralized Insolvency Operations, PO Box 7346,  
Philadelphia, PA 19101-7346

518487248\* +Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043

518487250\* +LVNV Funding/Resurgent Capital, PO Box 10497, Greenville, SC 29603-0497

518487249\* +LoanCare, PO Box 8068, Virginia Beach, VA 23450-8068

518487251\* +Machol & Johannes, LLC, 700 17th Street Suite 200, Denver, CO 80202-3558

518487252\* +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, PO Box 660360,  
Dallas, TX 75266-0360

518487253\* +Ollo Card Services, Attn: Bankruptcy, PO Box 9222, Old Bethpage, NY 11804-9222

518487254\* ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Recovery, Attn: Bankruptcy, PO Box 41067,  
Norfolk, VA 23541)

518487255\* +PSE&G Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490

518487256\* +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

518487257\* +Raymour & Flanigan, Attn: Legal Dept, 7248 Morgan Rd, Liverpool, NY 13090-4535

518446219\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08602)

518487259\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, PO Box 283, Trenton, NJ 08602)

518487258\* +Selip & Stylianou, LLP, PO Box 9004, Woodbury, NY 11797-9004

518487260\* +Synch/PLCC, Attn: Bankruptcy, PO Box 965064, Orlando, FL 32896-5064

518487261\* +Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 956060, Orlando, FL 32896-0001

518487263\* +Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 103104, Roswell, GA 30076-9104

518487262\* +Synchrony Bank/Lowes, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060

518487264\* +Tenaglia & Hunt, 395 West Passaic Street Suite 205, Rochelle Park, NJ 07662-3016

518446226\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

518487265\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

518487266\* +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

518487267\* +Wells Fargo Bank, PO Box 10438, Macf8235-02f, Des Moines, IA 50306-0438

518487268\* +Zwick & Associates, PO Box 9013, Andover, MA 01810-0913

518446183\* ##+Bank Of America, Nc4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012

TOTALS: 0, \* 62, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 06, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 3, 2020 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Douglas J. McDonough on behalf of Creditor Bank of America, NA DMcDonough@flwlaw.com  
Lee Martin Perlman on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com  
Lee Martin Perlman on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com,  
mcdoherty@ecf.courtdrive.com  
Nicholas V. Rogers on behalf of Creditor CALIBER HOME LOANS, INC. nj.bkecf@fedphe.com  
Nicholas V. Rogers on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com  
Robert Davidow on behalf of Creditor LOANCARE, LLC nj.bkecf@fedphe.com  
Sindi Mncina on behalf of Creditor CALIBER HOME LOANS, INC. smncina@rascrane.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

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